

A STUDY ON HOUSING AFFORDABILITY IN A MALAYSIAN CONTEXT

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ABSTRACT

Everyone will eventually get to the age where they have to buy a house. It is impossible that no one could have no problem at all when buying a house. But while they are struggling buying a house, what about the developers? Housing glut can happen and it may as well be a loss towards the developers. When it comes to financial, the commitment towards buying a house is really tough. . When it comes to financial, the commitment towards is really tough. They need to think about their families, basic necessities, loans and many other commitments can lead to financial pressure In Maslow's Hierarchy of Needs, the lowest level of needs is physiological which are air, food, drink, shelter, warmth, sex, sleep and others. In relation to housing affordability, even though it is in the lowest level of needs, it is still crucial for a family to have a shelter. The respondents for this study are 200 Malaysians aged from 18 to 50 and above. The data is collected through an online survey with a total of 42 close-ended questions while the raw data collected is analysed using Statistical Package for Social Science (SPSS). Findings found that only one out of the five hypothesis is accepted which is the expectancy of the house they want at $\beta=0.341$.

Keywords: House, Affordability, Maslow's Hierarchy of Needs

ABSTRAK

Setiap orang akan sampai ke usia di mana mereka perlu membeli rumah. Tidak mustahil bahawa tidak ada masalah sama sekali apabila membeli sebuah rumah. Tetapi ketika mereka sedang berjuang membeli rumah, bagaimana dengan para pemaju? Perlembihan perumahan boleh berlaku dan mungkin juga menjadi kerugian kepada pemaju. Dari segi kewangan, komitmen untuk membeli rumah sangat sukar. Mereka perlu berfikir tentang keluarga mereka, keperluan asas, pinjaman dan banyak komitmen lain yang boleh membawa kepada tekanan kewangan. Di dalam Hierarki Keperluan Maslow, tahap keperluan yang paling rendah adalah fisiologi iaitu udara, makanan, minuman, tempat tinggal, kehangatan, seks, tidur dan lain-lain. Berhubungkait dengan kemampuan perumahan, walaupun dalam tahap paling rendah, masih penting bagi keluarga untuk memiliki perlindungan. Responden untuk kajian ini adalah 200 rakyat Malaysia berumur 18 hingga 50 tahun ke atas. Data dikumpulkan melalui kaji selidik dalam talian dengan sejumlah 42 soalan manakala data yang dikumpulkan dianalisis menggunakan Pakej Statistik untuk Sains Sosial (SPSS). Dapatan mendapati bahawa hanya satu daripada lima hipotesis diterima iaitu rumah idaman pada $\beta = 0.341$.

Kata Kunci: Rumah, Kemampuan, Hierarki Keperluan Maslow

AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with regulations of Universiti Teknologi MARA. It is original and is the result of my own work, unless otherwise indicated or acknowledged as referenced work. This work has not been submitted to any other academic institutions or non-academic institution for any other degree or qualification. In the event that my work be found to violate the condition mentioned above, I voluntarily waive the right of conferment of my degree and agree to be subjected to the disciplinary rules and regulations of Universiti Teknologi MARA.


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